

CLASS 902, ELECTRONIC FUNDS TRANSFER**SECTION I - CLASS DEFINITION****CROSS-REFERENCE ART COLLECTIONS**

This cross-reference art collection provides for disclosures of “systems”, “components” of systems, or “peripherals” to systems designed to facilitate the exchange of monetary value via electronic means.

- (1) Note. An asterisk (*) denotes a term which is defined in the glossary for this collection.
- (2) Note. It should be noted that this is a collection of only cross-references of art. It is not a true “class” within the meaning of that term in the U.S. Patent Classification System. It is intended, however, to serve as a search tool within that system. This collection cannot receive any U.S. patent as an “original”; any document placed in this collection is to be treated as a discretionary cross-reference.
- (3) Note. This cross-reference art collection provides a general locus for information relating to electronic funds transfer systems, as well as components of and peripherals to such systems. Based upon prior development of the patent classification system, such information can also be found in various classes. The particular classification of a document is dependent on a number of different considerations. The most pertinent classifications for subject matter disclosing EFT systems, components, or peripherals have been screened; however, it should be noted that this collection represents only an attempt to collect this subject matter. It should not be construed as being an exhaustive locus for EFT information. It will become more complete as information continues to be added whenever it is discovered.
- (4) Note. Apparatus of this type enables a user to complete a financial transaction* resulting in funds being transferred either into or out of an account, the transaction involving digital telecommunication between electronic devices and completed without the direct intervention of another human.

- (5) Note. Data processing systems*, components* of such systems (e.g., central processing units, communication networks, terminals, etc.), and peripherals* (e.g., encryptors, card readers, sheet feeders, data-input or data-output devices, bank cards, etc.) have been included when disclosed as being for use in electronic funds transfer (EFT). Some systems and devices of general utility (i.e., containing no specific statement of use in (EFT) are also included if they are considered to be readily adaptable for use in EFT. An attempt has been made to provide search notes for pertinent devices of general utility.

SECTION II - GLOSSARY**COMPONENT**

A device within a data processing system* designed to process data (e.g., encrypting, modulating, transmitting, receiving, comparing, performing arithmetical calculations, etc.) after it has been entered by a user* (i.e., input) in order to formulate a response to the user (i.e., output) or to protect the data. Within the context of this collection, system components generally include a central data processor, a communication processor and network, and terminals at points distant from the central data processor and communicating with it through the communication components.

IDENTIFIER

A data bearing record intended to identify either an account or the record's bearer, whereby authorization for a transaction* can be obtained.

PERIPHERAL

A device associated with a terminal*, either as a sub-combination adapted to enhance input or output of data (e.g., a printer for output, a voice recognizer for input, etc.), or in combination with the terminal to add a disparate function (e.g., means to identify counterfeit money, a sheet feeder, etc.).

SYSTEM

A plurality of electronic devices (components*) functionally integrated to process data in order to perform a transaction*.

TERMINAL

A component* of a system* designed for interaction with a user*, having both input means for receiving data from the user and output means for transmitting data to the user. A terminal is often combined with one or more peripheral* devices to form a structural unit.

TRANSACTION

An act between a user* and a monetary fiduciary party (e.g., a financial institution) whereby monetary value is exchanged.

USER

A person interacting with the system* to perform a transaction* with a monetary fiduciary party. The user initiates the transaction by operating the terminal*.

SUBCLASSES**1 WITH ELECTRONIC MEANS PROVIDING SECURITY:**

Subject matter under the cross-reference art collection definition including an electronic devices adapted to protect the system* from fraudulent use.

- (1) Note. Included in this subclass and its indents are devices designed to discourage fraudulent use of the apparatus, to guard a terminal*'s environment, to protect the confidentiality of transaction* date, etc.

SEE OR SEARCH THIS CLASS, SUBCLASS:

- 31, for means physically barring access to a terminal, which means may be electronically actuated.

SEE OR SEARCH CLASS:

- 109, Safes, Bank Protection, or a Related Device, subclasses 2+ for bank protection devices; and subclasses 38+ for a safe with an alarm.

2 Protects transmitted data (e.g., encryption or decryption):

This subclass is indented under subclass 1. Subject matter including means to prevent fraudulent use of transaction* information in

communication between a terminal and a central processor.

SEE OR SEARCH CLASS:

- 340, Communications: Electrical, sub 5.26 for varying code authorization control system by scrambling, and subclasses 5.8 through 5.8 for selective electrical authentication of communications
- 379, Telephonic Communications, appropriate subclass for a device contributing to the security of communication over telephone lines, particularly subclasses 32.01 through 32.05 for circuitry responsive to an abnormal condition.
- 380, Cryptography, appropriate subclasses for cryptographic electric signal modification in general.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/Price Determination, subclasses 64 through 99 for an EFT transaction which is cryptographically secured.
- 713, Electrical Computers and Digital Processing Systems: Support, subclasses 182 through 186 for system access control based on cryptographic user identification.

3**Evaluates biometrics:**

This subclass is indented under subclass 1. Subject matter including means to analyze a physiological characteristic of a user (e.g., a fingerprint, handprint, etc.).

SEE OR SEARCH CLASS:

- 382, Image Analysis, subclasses 115+ for an image analyzer in a personnel identification application.

4**Means to read data stored on identifier*:**

This subclass is indented under subclass 1. Subject matter including means for electronically scanning and recognizing data carried by an identifier*.

SEE OR SEARCH THIS CLASS, SUBCLASS:

- 25+, for an identifier, per se.

SEE OR SEARCH CLASS:

- 194, Check-Actuated Control Mechanisms, subclass 210 for a control mechanism with means to read a magnetically encoded check.
- 235, Registers, subclasses 375+ for a system controlled by an identifier, and subclasses 435+ for a coded record sensor for general use.
- 250, Radiant Energy, subclasses 271+, 555+ and 556+ for a photocell system wherein a coded record is viewed by the system.
- 356, Optics: Measuring and Testing, appropriate subclass for an optical system which analyzes a record optically.
- 360, Dynamic Magnetic Information Storage or Retrieval, subclass 2 for means to record data on, or reproduce data from, a card having a uniform magnetic coating.
- 365, Static Information Storage and Retrieval, subclasses 97+ for a magnetic read only system.
- 380, Cryptography, appropriate subclasses for cryptographic electric signal modification in general.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/Price Determination, subclasses 64 through 79 for an EFT transaction which is cryptographically secured.
- 713, Electrical Computers and Digital Processing Systems: Support, subclasses 182 through 186 for system access control based on cryptographic user identification.

5 And to verify identity of user*:

This subclass is indented under subclass 4. Subject matter including means to ascertain that the identifier is presented by its proper user; e.g., enabling the user to enter a "personal identification number" (PIN) and comparing it with the PIN assigned to that identifier.

SEE OR SEARCH CLASS:

- 340, Communications: Electrical, subclasses 5.8 through 5.86, particularly subclasses 5.81 5.84 for personal identification, and subclass 5.85 for personal identification by password,

and subclass 5.4-5.42 for credit authorization control for selective electrical authentication of communications.

- 380, Cryptography, appropriate subclasses for cryptographic electric signal modification in general.
- 382, Image Analysis, subclasses 115+ for a personnel identification application of a system which analyzes images.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/Price Determination, subclasses 64+ for an EFT transaction which is cryptographically secured.
- 713, Electrical Computers and Digital Processing Systems: Support, subclasses 182+ for system access control based on cryptographic user identification.

6 Image processor (e.g., video camera):

This subclass is indented under subclass 1. Subject matter including a facsimile creating device adapted to capture an image of a terminal* or its environment.

SEE OR SEARCH CLASS:

- 348, Television, subclasses 143+ for a television system used in surveillance.
- 386, Television Signal Processing for Dynamic Recording or Reproducing, subclass 38 and 117+ for television signal processing for dynamic recording or reproducing apparatus having camera means for capturing the image signal.

7 Means to identify counterfeit money:

This subclass is indented under subclass 1. Subject matter including a mechanism adapted to distinguish between genuine money and an imitation thereof.

SEE OR SEARCH CLASS:

- 73, Measuring and Testing, subclass 159 for a device for testing sheets; and subclass 163 for a device for testing coins.
- 194, Check-Actuated Control Mechanisms, subclasses 206+ for a mechanism actuated by folding currency with means for testing the currency.

- 209, Classifying, Separating, and Assorting Solids, subclass 534 for a mechanism for sorting paper money.
- 356, Optics: Measuring and Testing, subclass 71 for a device for optically analyzing a document's pattern.
- 382, Image Analysis, subclasses 135+ for a device for reading currency.
- 8 TERMINAL* WITH MEANS PERMITTING DEPOSIT OR WITHDRAWAL (E.G., ATM):**
Subject matter under the cross-reference art collection definition including a terminal* and a peripheral* adapted to either (a) accept material deposited by a user*, or (b) convey material to be withdrawn to a user.
- SEE OR SEARCH CLASS:
- 235, Registers, subclasses 375+ for systems of general utility controlled by data bearing records.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/price Determination, subclasses 39+ for a data processing electronic funds transfer system; particularly subclass 43 for such a system with an ATM interface.
- 9 With secure receptacle (e.g., safe, depository):**
This subclass is indented under subclass 8. Subject matter including a container adapted to receive valuables, and means to selectively restrict access to its interior.
- SEE OR SEARCH CLASS:
- 109, Safes, Bank Protection, or a Related Device, subclass 24.1 for a depository with verification indicia applying means; and subclass 66 for a closure for depositories.
- 232, Deposit and Collection Receptacles, subclass 1 for a money holder; subclass 4 for a savings box; and subclass 15 for a collection device having a secure receptacle.
- 10 Remote from terminal*:**
This subclass is indented under subclass 9. Subject matter wherein the container is located at a substantial distance from the terminal*.
- (1) Note. In apparatus found in this subclass, the receptacle is configured separately from the structural unit including the terminal, and valuables must travel from the receptacle to the terminal (e.g., via robotic handler or pneumatic conveyor).
- SEE OR SEARCH CLASS:
- 406, Conveyors: Fluid Current, appropriate subclass for pneumatic conveyors of general utility, particularly subclasses 10+ for such a conveyor which is responsive to a sensed condition.
- 901, Robots, appropriate subclass for a robotic handler, per se.
- 11 And value discriminator:**
This subclass is indented under subclass 9. Subject matter including means for differentiating between items having different values.
- SEE OR SEARCH CLASS:
- 194, Check-Actuated Control Mechanisms, subclasses 302+ for a mechanism including means for evaluating coins.
- 209, Classifying, Separating, and Assorting Solids, subclass 534 for a mechanism for sorting paper money.
- 382, Image Analysis, subclasses 135+ for a device for reading currency.
- 453, Coin Handling, subclasses 3+ for coin sorters of general utility.
- 12 Serving as both depository and source for dispensing (e.g., note recycling):**
This subclass is indented under subclass 9. Subject matter wherein the container is adapted both to receive valuables deposited by a user and to release them for subsequent dispensing.
- (1) Note. The valuables (e.g., coins, currency) are stored within a single container, while the inlet and outlet ports and travel paths may or may not be shared.
- 13 Dispensing (e.g., money cassette):**
This subclass is indented under subclass 9. Subject matter including means for selectively dispensing its contents from the container.

SEE OR SEARCH CLASS:

- 109, Safes, Bank Protection, or a Related Device, subclasses 58+ for a secure container having a closure permitting limited access.
- 221, Article Dispensing, subclasses 197+ for a dispensing mechanism having a supply cartridge which is removable from its enclosure.

14**With cash dispenser:**

This subclass is indented under subclass 8. Subject matter including means for dispensing money.

SEE OR SEARCH CLASS:

- 221, Article Dispensing, appropriate subclass for a dispensing mechanism of general utility; particularly subclasses 2+ for a dispenser with a recorder, register, indicator, signal, or exhibitor, subclasses 9+ for a dispenser with an automated control, subclass 15 for a dispenser with a timing or delay mechanism, subclass 21 for a dispenser with a malfunction responsive device; subclasses 92+ for apparatus dispensing from plural sources, and subclasses 208+ for a dispenser with a discharge assistant.
- 453, Coin Handling, appropriate subclass for a mechanism designed to handle coins.

15**Including currency feeder:**

This subclass is indented under subclass 14. Subject matter including a device for conveying a sheet of flexible money from storage to a position for dispensing.

SEE OR SEARCH CLASS:

- 221, Article Dispensing, subclasses 33+ for a dispenser with means for separating and distorting a flexible article being dispensed; subclass 67 for a dispenser having means to dispense articles from a staggered stack; and subclass 259 for a dispenser with a discharge assistant having surface contacting means.
- 271, Sheet Feeding or Delivering, appropriate subclass for a mechanism

designed to handle currency, particularly subclasses 3.01+ for a mechanism adapted to both feed and deliver.

16**Sensitive to erroneous passage of plural bills:**

This subclass is indented under subclass 15. Subject matter including means for sensing the unintentional, simultaneous conveyance of a plurality of sheets.

SEE OR SEARCH CLASS:

- 271, Sheet Feeding or Delivering, subclasses 258.01+ for a currency handling mechanism having means to interrupt feeding responsive to a sheet sensor.

17**With particular feeder or counter feature:**

This subclass is indented under subclass 8. Subject matter including a detail of either (a) a device for conveying an article (e.g., a receipt or envelope), or (b) a device for enumerating a plurality of articles.

SEE OR SEARCH CLASS:

- 53, Package Making, subclass 53 for a mechanism designed to create a package having a condition responsive control for separate delivery of incomplete or defective packages.
- 198, Conveyors: Power-Driven, subclasses 418+ for conveyors with means for establishing and moving a group of articles; and subclasses 502.1+ for a conveyor with an alarm, weight responsive means, or means for counting.
- 271, Sheet Feeding or Delivering, appropriate subclass for sheet-type feeders of general utility.
- 377, Electrical Pulse Counters, Pulse Dividers, or Shift Registers: Circuits and Systems, subclass 8 for an electric bill counter.

18**With printer:**

This subclass is indented under subclass 8. Subject matter including means for transferring a marking medium to an object.

SEE OR SEARCH CLASS:

- 101, Printing, appropriate subclass for printers of general utility, and particularly subclasses 72+ for a selective or progressive number printer; and subclasses 288+ for a bed-and-platen machine adapted to print on a web.
- 235, Registers, subclass 432 for a record controlled calculator with a printer.
- 400, Typewriting Machines, appropriate subclass for a computer printer which forms characters individually.

19 And page turner:

This subclass is indented under subclass 18. Subject matter including means for flipping to different pages in a book.

20 With specific data input means (e.g., keyboard):

This subclass is indented under subclass 8. Subject matter wherein significance is attributed to a peripheral* for receiving data from the user.

SEE OR SEARCH CLASS:

- 178, Telegraphy, subclasses 79+ for a code transmitter (e.g., a keyboard) for messages with unlimited content.
- 341, Coded Data Generation or Conversion, subclasses 173+ for a code transmitter for messages with limited content, particularly subclasses 20+ for a keyboard, per se.
- 345, Computer Graphics Processing, Operator Interface Processing, and Selective Visual Display Systems, subclasses 156+ for a visual display system with selective electrical control having specific input means (e.g. a touch-screen).
- 382, Image Analysis, subclasses 187+ for a system adapted to read hand-written alpha-numerics.
- 704, Data Processing: Speech Signal Processing, Linguistics, Language Translation, and Audio Compression/Decompression, subclasses 231+ for voice-actuated input means of general utility.

21**With specific data output means or indicator:**

This subclass is indented under subclass 8. Subject matter wherein significance is attributed to a means for imparting information relative either to data within the system*, or a condition of the terminal*, to the user* (e.g., a monitor providing visual output, a sound system providing audible output, etc.).

SEE OR SEARCH CLASS:

- 84, Music, subclasses 600+ for a device for converting electric currents or potentials into sound vibrations for the production of musical tones.
- 340, Communications: Electrical, appropriate subclass for electrical systems adapted for communication with a user, particularly subclasses 815.4+ for a visual indicator; and subclasses 384.1+ for an electronic audible indicator.
- 345, Computer Graphics Processing, Operator Interface Processing, and Selective Visual Display Systems, appropriate subclasses for visual display systems with selective electrical control.
- 704, Data Processing: Speech Signal Processing, Linguistics, Language Translation, and Audio Compression/Decompression, subclasses 200+ for speech signal processing.

22**TERMINAL* REGISTERS TRANSACTION* (E.G., POINT OF SALE TERMINAL):**

Subject matter under the cross-reference art collection definition including means for recording data pertinent to a transaction*.

- (1) Note. This subclass includes disclosures of a terminal adapted for use in applications where goods or services are purchased, and information about a purchase transaction is recorded.

SEE OR SEARCH CLASS:

- 141, Fluent Material Handling, With Receiver or Receiver Coacting Means, subclass 94 and 98 for means to electronically identify a customer, record the purchase data, and generate

- an invoice for gasoline purchased at a service station.
- 235, Registers, appropriate subclass for sales registers, and particularly subclass 380 for means to approve a transaction based upon a comparison of information on an identifier* with information stored in a computer.
- 340, Communications: Electrical, subclasses 5.4 through 5.42 for credit authorization not limited to the use of a telephone line.
- 379, Telephonic Communications, subclasses 91.01+ for credit authorization by nonvoice signals over a telephone line.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/price Determination, subclasses 16+.

23 FOR ENTERTAINMENT, AMUSEMENT, OR GAMBLING:

Subject matter under the cross-reference art collection definition designed for use in transactions* whose stated purpose is recreation or entertainment; e.g., for placing or settling a wager, purchasing television viewing time, etc.;

SEE OR SEARCH CLASS:

- 273, Amusement Devices: Games, subclass 138 and 143 for electronic gaming devices of general utility.
- 377, Electrical Pulse Counters, Pulse Dividers, or Shift Registers: Circuits and Systems, subclasses 4+, for a betting, game, or sport application.
- 463, Amusement Devices, Games, particularly subclasses 25+ for credit/debit monitoring or manipulation (e.g., game entry, betting, prize level, etc.) in a game that includes electronic data processing.
- 700, Data Processing: Generic Control Systems or Specific Applications, subclasses 91 through 93 for computer analysis, management, monitoring, or scoring of a contest or contestant not otherwise provided for.

24 FOR USE WITH GENERAL PURPOSE TERMINAL* (E.G., HOME BANKING):

Subject matter under the cross-reference art collection definition specifically designed to be

used with a nondedicated terminal* (e.g., a personal computer) in performing a transaction*.

SEE OR SEARCH CLASS:

- 375, Pulse or Digital Communications, subclasses 222+ for digital/pulse transceivers (modems) of general utility.
- 379, Telephonic Communications, subclasses 93+ for digital signal transmission over telephone lines.
- 395, Information Processing System Organization, subclasses 200.3+ for data transferring among multiple computer systems.
- 710, Electrical Computers and Digital Data Processing Systems: Input/Output, subclasses 1+ for transferring data from one or more peripherals to one or more computers for the latter to process, store, or further transfer or for transferring data from the computers to the peripherals.

25 SPECIFIC IDENTIFIER* (E.G., BANK CARD):

Subject matter under the cross-reference collection definition wherein significance is attributed to an identifier*.

SEE OR SEARCH CLASS:

- 235, Registers, subclass 490 for an identifier encoded with material which projects from the plane of the identifier.
- 250, Radiant Energy, subclasses 555+ for a photocell controlled circuit including a coded identifier; and subclasses 566+ for an optical or pre-photocell system including a coded identifier.
- 283, Printed Matter, subclasses 72+ for a printed article including an enhancement (e.g., a cryptogram, microfilm, etc.) making it suitable for use as an identifier (particularly subclass 75 for a personal identifier, and subclasses 107+ for printed matter having a plastic laminate); and art collections 901 for printed matter with concealed data and 904 for credit cards.
- 428, Stock Material or Miscellaneous Articles, appropriate subclass for laminated articles, per se.

26 Including semiconductor chip (e.g., smart card):

This subclass is indented under subclass 25. Subject matter wherein the identifier* carries microprocessor circuitry.

- (1) Note. The microprocessor circuitry may simply comprise a memory medium (e.g., a register circuit), or it may perform some or all of the processing functions of a terminal*. Both are considered to be "smart cards," and are to be found in this subclass.

SEE OR SEARCH THIS CLASS, SUBCLASS:

- 2, for electronic means adapted to protect data transmitted over a distance (e.g., by cryptography).
- 4, for means to read data stored on a "smart card".
- 22, for a point-of-sale terminal* adapted for use with a "smart card".
- 37+, for a system* adapted for use with a "smart card."

SEE OR SEARCH CLASS:

- 235, Registers, subclass 492 and 493 for data-bearing records of this type.
- 257, Active Solid-State Devices (e.g., Transistors, Solid-State Diodes), subclass 922 for devices with means to prevent inspection or tampering, e.g., smart card devices.
- 327, Miscellaneous Active Electrical Non-linear Devices, Circuits, and Systems, appropriate subclasses for miscellaneous semiconductor circuits.
- 377, Electrical Pulse Counters, Pulse Dividers, or Shift Registers: Circuits and Systems, appropriate subclass for an electrical register circuit.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/Price Determination, subclass 41 for a financial data processing system operated by a record carried processor (e.g., "smart card").

27 Magnetically encoded:

This subclass is indented under subclass 25. Subject matter wherein the identifier* carries a magnetic data-storage medium encoded with electronically readable data.

SEE OR SEARCH THIS CLASS, SUBCLASS:

- 4+, for means to read magnetically encoded data.

SEE OR SEARCH CLASS:

- 194, Check-Actuated Control Mechanisms, subclass 210 for a control mechanism with means to read a magnetically encoded check.
- 283, Printed Matter, subclass 82 for printed matter carrying encoded magnetic material.
- 360, Dynamic Magnetic Information Storage or Retrieval, subclass 2 for means to record on or reproduce from a card having a uniform magnetic coating.
- 365, Static Information Storage and Retrieval, subclasses 97+ for a magnetic read only system.

28 Designed to resist counterfeiting:

This subclass is indented under subclass 27. Subject matter adapted to resist change of the data.

SEE OR SEARCH CLASS:

- 427, Coating Processes, subclass 7 for a method of applying the magnetic material to permit detection of fraud or tampering.
- 428, Stock Material or Miscellaneous Articles, art collections 911 for a penetration resistant layer on a laminated card and 916 for a card permitting detection of fraud or tampering.

29 Specific process of manufacture:

This subclass is indented under subclass 25. Subject matter wherein significance is attributed to a method of producing the identifier*.

SEE OR SEARCH CLASS:

- 346, Recorders, appropriate subclass for means to form coded records.

- 400, Typewriting Machines, subclass 105 for a typewriter adapted both to type and to print magnetic code.
- 30 SUPPORT OR ENCLOSURE (E.G., KIOSK):**
Subject matter under the cross-reference art collection definition including a stand or cabinet designed to accommodate a terminal*.
- SEE OR SEARCH CLASS:
- 109, Safes, Bank Protection, or a Related Device, subclasses 50+ for supports and mountings for devices of that class.
- 186, Merchandising, subclass 37 for commercial fixtures used in banking.
- 232, Deposit and Collection Receptacles, appropriate subclass for details of a receptacle enclosure.
- 312, Supports: Cabinet Structure, subclass 204, 215, 223.1+, and 236 for cabinets adapted for use with computers and peripherals*.
- D14, Recording, Communication, or Information Retrieval Equipment, subclasses 100+ for design features of terminal cabinets and stands.
- 31 Selectively prevents access to terminal*:**
This subclass is indented under subclass 30. Subject matter including a means for preventing unauthorized access to the terminal*, wherein the access-preventing means can be disabled by an authorized user*.
- SEE OR SEARCH CLASS:
- 49, Movable or Removable Closures, subclass 31 for a movable closure responsive to a predetermined condition; and subclass 35 for a closure whose movement is controlled by a check or key.
- 32 For plurality of terminals*:**
This subclass is indented under subclass 30. Subject matter wherein the stand or cabinet is designed to accommodate more than one terminal.
- 33 For drive-in installation:**
This subclass is indented under subclass 30. Subject matter designed to make the terminal* accessible to a user* seated in a motor vehicle.
- SEE OR SEARCH CLASS:
- 186, Merchandising, subclass 53 for drive-in installations of general utility.
- 406, Conveyors: Fluid Current, appropriate subclass for pneumatic conveyors of general utility, particularly subclasses 10+ for such a conveyor which is responsive to a sensed condition.
- 34 Collapsible:**
This subclass is indented under subclass 30. Subject matter wherein the stand or cabinet includes relatively movable portions.
- (1) Note. A stand or cabinet in this subclass can be altered in shape or size; e.g., between a for-use and a not-for-use configuration.
- 35 Accommodates user* (i.e., walk-in enclosure):**
This subclass is indented under subclass 30. Subject matter combined with structure designed to enclose a user*.
- SEE OR SEARCH CLASS:
- 52, Static Structures (e.g., Buildings), appropriate subclass for building structure of general utility, particularly subclasses 64+ for a barrier or section mounted so as to be separable from the rest of the structure; and subclasses 79.1+ for a preassembled portion of a building.
- D25, Building Units and Construction Elements, subclass 16 for design features of booth-like structures; and subclass 33 for design features of structures which fully enclose their occupants.
- 36 PAPER SUPPLY (E.G., RECEIPT):**
Subject matter under the cross-reference art collection definition comprising a form or blank adapted to receive printed information.
- SEE OR SEARCH CLASS:
- 283, Printed Matter, subclass 57 for printed documents adapted for use in banking.

37 SYSTEM*:

Subject matter under the cross-reference art collection definition wherein significance is attributed to a component* behind the terminal*.

- (1) Note. "Behind the terminal" refers to a component within the system* and inaccessible to a user*; e.g., a communication device or a central processor.

SEE OR SEARCH CLASS:

- 235, Registers, subclass 379 and 380+ for a banking or credit system controlled by data bearing records.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/price Determination, subclasses 1+ for a business or financial data processing system.
- 708, Electrical Computers: Arithmetic Processing and Calculating, appropriate subclasses for means to electrically perform calculations.

38 Error or fault recovery:

This subclass is indented under subclass 37. Subject matter including means for detecting or correcting either (a) a change in information content of transaction* data from that which is correct, or (b) a failure or malfunction of a component*.

SEE OR SEARCH CLASS:

- 194, Check-Actuated Control Mechanisms, subclasses 200+ for a control mechanism with means responsive to an equipment malfunction.
- 708, Electrical Computers: Arithmetic Processing and Calculating, subclasses 530+ for detection or correction of mistakes in arithmetical operations.
- 713, Electrical Computers and Digital Processing Systems: Support, subclasses 200+ for security in digital processing systems.
- 714, Error Detection/Correction and Fault Detection/Recovery, appropriate subclasses for error or fault recovery means of general utility, particularly subclasses 3+ for systems which recover from a component failure by replacement with a spare.

39 Particular communication feature:

This subclass is indented under subclass 37. Subject matter including a detail of a component of the communication network.

SEE OR SEARCH CLASS:

- 178, Telegraphy, appropriate subclass for communication of encoded messages with unlimited content.
- 340, Communications: Electrical, subclasses 5.1 through 5.92 for selective electrical communications including comparison of data for controlling.
- 375, Pulse or Digital Communications, appropriate subclass for systems of general utility sending modulated signals.
- 379, Telephonic Communications, appropriate subclass for communication of data over telephone lines.
- 380, Cryptography, appropriate subclasses for cryptographic electric signal modification in general.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/Price Determination, subclasses 64+ for an EFT transaction which is cryptographically secured.
- 713, Electrical Computers and Digital Processing Systems: Support, subclasses 182+ for system access control based on cryptographic user identification.

40 Transaction* processing:

This subclass is indented under subclass 37. Subject matter wherein significance is attributed to a component which processes a transaction*.

SEE OR SEARCH CLASS:

- 360, Dynamic Magnetic Information Storage or Retrieval, appropriate subclass for storage or retrieval devices using magnetic media.
- 369, Dynamic Information Storage or Retrieval, appropriate subclass for storage or retrieval devices using non-magnetic media.
- 705, Data Processing: Financial, Business Practice, Management, or Cost/price Determination, subclasses 1+ for a business or financial data processing system.

708, Electrical Computers: Arithmetic Processing and Calculating, appropriate subclasses for means to electrically perform calculations.

41 MISCELLANEOUS:

Subject matter under the cross-reference art collection definition not already provided for.

END